

## WHAT IS CLAIMED IS:

1. A method for using medication and medical condition information in automated insurance underwriting, the method comprising the steps of:
  - identifying medication information provided by an applicant;
  - identifying medical condition information provided by the applicant;
  - assessing a consistency between the medication information and the medical condition information; and
  - making at least one insurance underwriting decision based on the consistency between the medication information and the medical condition information.
2. The method according to claim 1 further comprising:
  - generating a list of possibly treated conditions based at least in part on the medication information provided by the applicant; and
  - comparing the list with the medical condition information provided by the applicant.
3. The method according to claim 2 further comprising querying a medical knowledge database, the database comprises information associated with a plurality of medications, a plurality of medical conditions, and treatment associations between the plurality of medications and the plurality of medical conditions.
4. The method according to claim 1, further comprising assigning the applicant to a risk category based on the consistency between the medication information and the medical condition information.
5. A computer readable medium having code for causing a processor to use medication and medical condition information in automated insurance underwriting, the computer readable medium comprising:
  - code adapted to identify medication information provided by an applicant;
  - code adapted to identify medical condition information provided by the applicant;
  - code adapted to assess a consistency between the medication information and the medical condition information; and

code adapted to make at least one insurance underwriting decision based on the consistency between the medication information and the medical condition information.

6. The computer readable medium according to claim 5 further comprising:

code adapted to generate a list of possibly treated conditions based at least in part on the medication information provided by the applicant; and

code adapted to compare the list with the medical condition information provided by the applicant.

7. The computer readable medium according to claim 6 further comprising code adapted to query a medical knowledge database, the database comprises information associated with a plurality of medications, a plurality of medical conditions, and treatment associations between the plurality of medications and the plurality of medical conditions.

8. The computer readable medium according to claim 5, further comprising code adapted to assign the applicant to a risk category based on the consistency between the medication information and the medical condition information.

9. A system for using medication and medical condition information in automated insurance underwriting, the system comprising:

a first identification module for identifying medication information provided by an applicant;

a second identification module for identifying medical condition information provided by the applicant;

an assessment module for assessing a consistency between the medication information and the medical condition information; and

an insurance module for making at least one insurance underwriting decision based on the consistency between the medication information and the medical condition information.

10. The system according to claim 9 further comprising:

a generation module for generating a list of possibly treated conditions based at least in part on the medication information provided by the applicant; and

a comparison module for comparing the list with the medical condition information provided by the applicant.

11. The system according to claim 10 further comprising a query module for querying a medical knowledge database, the database comprises information associated with a plurality of medications, a plurality of medical conditions, and treatment associations between the plurality of medications and the plurality of medical conditions.

12. The system according to claim 9, further comprising an assignment module for assigning the applicant to a risk category based on the consistency between the medication information and the medical condition information.

13. A system for using medication and medical condition information in automated insurance underwriting, the system comprising:

means for identifying medication information provided by an applicant;

means for identifying medical condition information provided by the applicant;

means for assessing a consistency between the medication information and the medical condition information; and

means for making at least one insurance underwriting decision based on the consistency between the medication information and the medical condition information.

14. The system according to claim 13 further comprising:

means for generating a list of possibly treated conditions based at least in part on the medication information provided by the applicant; and

means for comparing the list with the medical condition information provided by the applicant.

15. The system according to claim 14 further comprising means for querying a medical knowledge database, the database comprises information associated with a plurality of medications, a plurality of medical conditions, and treatment associations between the plurality of medications and the plurality of medical conditions.

16. The system according to claim 13, further comprising means for assigning the applicant to a risk category based on the consistency between the medication information and the medical condition information.

17. A method for using medication and medical condition information in automated insurance underwriting, the method comprising the steps of:

- identifying medication information provided by an applicant;
- identifying medical condition information provided by the applicant;
- assessing a consistency between the medication information and the medical condition information;
- making at least one insurance underwriting decision based on the consistency between the medication information and the medical condition information;
- the method further comprising:
  - generating a list of possibly treated conditions based at least in part on the medication information provided by the applicant;
  - comparing the list with the medical condition information provided by the applicant; and
  - the method further comprising querying a medical knowledge database, the database comprises information associated with a plurality of medications, a plurality of medical conditions, and treatment associations between the plurality of medications and the plurality of medical conditions.

18. The method according to claim 17, further comprising assigning the applicant to a risk category based on the consistency between the medication information and the medical condition information.